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EXAMINER
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PAPER

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### DETAILED ACTION

In the amendment filed on 03/12/2008, the following have occurred: claims 3 and 4 have been amended and claims 1, 3-12 and 14-33 are currently pending.

#### *Claim Rejections - 35 USC § 103*

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148

USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
  2. Ascertaining the differences between the prior art and the claims at issue.
  3. Resolving the level of ordinary skill in the pertinent art.
  4. Considering objective evidence present in the application indicating obviousness or nonobviousness.
2. Claims 1, 3-12, 14-20, 24-33 are rejected under 35 U.S.C. 103(a) as being unpatentable over Grandcolas et al ( Grandcolas hereinafter, US PAT: 7137006) in view of Hobbs (US PAT: 5,987,454).

**Re claim 1.** Grandcolas discloses a banking system for offering a plurality of financial services to customers via a sign-on process (i.e., single sign-on user access, see abstract), comprising: **a host server (i.e., first web server/brokerage firm web server 30, see fig.1), a universal session manager operatively disposed on the host**

**server (the first web server is inherently a universal session manager, see col.2 lines 15-40, also see col.11 lines 20-40), the universal session manager maintaining the sign-on process (see col.2 lines 15-40, see col.11 lines 20-40); an interface to a plurality of remote servers by which a customer interface with the remote server; the interface generated by the universal session manager (see col.2 lines 15-40); and a validation module operatively linked to the universal session manager through an electronic network; such that the universal session manager retrieves validation information from the validation database in order to validate a customer (i.e., constructing an authentication token comprising profile data associated with the user, see col.2 lines 51-53, also see col.4 lines 30-40); the universal session manager in conjunction with validation module enabling customers of the banking system to access the host server and the plurality of remote servers via a single login to the host server (see col.2 lines 15-60, especially lines 46-60), the host server providing a consolidated homepage, via the interface, that gives a customer summary information on accounts of the customer with the banking system, and the host server further providing links to the accounts in a first frame of the interface (see col.3 line 55 – col.4 line 10), the accounts being respectively maintained by the plurality of remote servers (i.e., secondary servers, see col.4 liners 20-25) ; and upon selection of a link by a customer, the universal session manager; checks, based on information in the validation database, that customer is allowed access to the remote server; provides access to the remote server, so as to allow the customer use of services on the remote server, containing the links to the accounts, while presenting the second frame (see**

col.3 line 55-col.5 line45, especially col.5 lines 4-45, also see the summary of the invention). Grandcolas does not explicitly disclose the interface having multiple frames. However, Hobbs discloses the interface having multiple frames (see col.17 line 50-col.18 line 66). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Grandcolas and Hobbs to allow users to seamlessly access their online accounts using a single login-ID.

**Re claim 3.** Grandcolas further discloses the banking system of claim 2, wherein said consolidated homepage includes value-add features (see fig.3 element 100)

**Re claim 4.** Grandcolas further discloses the banking system of claim 2, wherein said consolidated homepage includes customizable features (see fig.3 element 100)

**Re claim 5.** Grandcolas further discloses the banking system of claim 1, wherein said validation module further includes a database storing information required for registering a customer in the remote service provider (see col.2 lines 51-53, also see col.4 lines 30-40).

**Re claim 6.** Grandcolas further discloses the banking system of claim 1, further comprising a trusted service module that serves as an intermediary between the host server and a trusted service provider (see fig.3 )

**Re claim 7.** Grandcolas further discloses the banking system of claim 1, wherein said trusted service provider comprises a remote server with special access requirements (see fig.3 element 110).

**Re claim 8.** Grandcolas further discloses the banking system of claim 1, where the remote service provider further comprises a registration module (see fig.3 element 100)

and a login module (see fig.3 element 110)

**Re claim 9.** Grandcolas further discloses the banking system of claim 1, wherein the login module receives the data for gaining access to the services provided by the remote service provider (see fig.3 element 110, also see fig.4 element 179)

**Re claim 10.** Grandcolas further discloses the banking system of claim 1, wherein the registration module receives the data for registering a customer in the remote service provider (see fig.3 element 100, also see fig.4 element 177)

**Re claim 11.** Grandcolas further discloses the banking system of claim 2, wherein the consolidated homepage provides automated clearinghouse access (see fig.3)

**Re claims 12, 14-17, 20, 25-26, and 33.** Grandcolas further discloses a method for accessing a plurality of financial services offered by a banking system comprising a host server and a plurality of remote servers operatively linked across an electronic network (see col.2 lines 15-60, also see abstract), the method comprising: receiving login information for accessing the host server from a customer (see col.3 line 55-col4 line 30); the host server providing a consolidated homepage providing an overview of all the available services that can be accessed a single login on to the banking system and links to the available services (see col.3 lines 64-67), retrieving data for accessing at least one remote server based at least in part on the received login information; transmitting said data to the at least one remote server; authenticating that access by the customer to the at least one remote server is allowed (see col.3 line 55-col.4 line 65), and transparently connecting the customer to the remote server such that the customer is provided-access to the remote server, by hosting the remote server in a

second frame of the interface, so as to allow the customer use of services on the remote server, the method including simultaneously presenting the first frame, containing the links to the accounts, while presenting the second frame (see col.3 line 55-col.5 line45, especially col.5 lines 4-45), the consolidated homepage including a first frame and a second frame (Although this limitation is not explicitly disclosed by Grandcolas, however, "HTML frame" is nothing but a way to allow authors to present documents in multiple views, which may be independent windows or subwindows. Multiple views offer designers a way to keep certain information visible, while other views are scrolled or replaced. For example, within the same window, one frame might display a static banner, a second a navigation menu, and a third the main document that can be scrolled through or replaced by navigating in the second frame) Hobbs, a secondary reference, explicitly discloses the consolidated homepage including a first frame and a second frame (see col.17 line 50-col.18 line 66). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Grandcolas and Hobbs to allow authors to present documents in multiple views.

**Re claim 18.** Grandcolas further discloses the method, further comprising: a customer accessing a credit card service or a bill payment service . In a preferred embodiment, the single sign on processes are used for customers of a financial institution to view and conduct transactions with respect to their accounts with the institution. These accounts include but are not limited to checking and savings accounts, mortgages, credit card accounts, investment accounts, online trading, auto loans and leases, home



equity loans, personal loans, trust accounts, 401k accounts and insurance accounts, see col.3 lines 65-67).

**Re claim 19.** Grandcolas further discloses the method, further comprising the steps of: authenticating the identity of a customer; and transparently login the customer to all the services for which the customer has signed up (see col.3 line 55-col.4 line 66).

**Re claims 27, 32.** Grandcolas discloses a universal session manager but does not explicitly disclose that the universal session manager maintains both the first frame and a third frame, while hosting the remote server in the second frame. However, Hobbs discloses the interface having multiple frames (see col.17 line 50 – col.18 line 66). It would have been obvious to one of ordinary skill in the art to combine the teachings of Grandcolas and Hobbs to maintain the HTML frames in the universal session manager of Grandcolas in order to allow users to seamlessly access their online accounts a single login-ID. The examiner further asserts that “HTML frame” is nothing but a way to allow authors to present documents in multiple views, which may be independent windows or subwindows. Multiple views offer designers a way to keep certain information visible, while other views are scrolled or replaced. For example, within the same window, one frame might display a static banner, a second a navigation menu, and a third the main document that can be scrolled through or replaced by navigating in the second frame. Thus, since Grandcolas contemplates the use of HTTP, which carries Hypertext Mark-Up Language(HTML) web pages, obviously these HTML frames would be maintained in the Universal session manager of Grandcolas. And besides, HTML frames can be maintained by any web servers. Thus it would have

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been obvious to one of ordinary skill in the art to combine the teachings of Grandcolas and Hobbs to allow users to seamlessly access their online accounts a single login-ID.

**Re claims 28, 29, 30, and 31.** Grandcolas discloses a universal session manager (i.e., online broker), the universal session manager checking, based on information in the validation database, that the customer is allowed access to the remote server includes the universal session manager checking whether the customer has logged into the remote server during a current Internet banking session (**see col.2 lines 15-60, see col.5 lines 4-45, also see col.11 lines 20-40**).

3. Claims 21-23, 24, are rejected under 35 U.S.C. 103(a) as being unpatentable over Grandcolas in View of Hobbs, as applied to claim 12 supra, and further in view of Teper et al (Teper hereinafter, US PAT:5,815,665).

**Re claims 21-23.** Grandcolas does not explicitly disclose the method , further comprising: determining customer data, and customer preferences; and dynamically generating a customized homepage based on said customer data and customer preferences. However, Teper makes this disclosure (i.e., The Online Brokering Service also preferably stores, and dynamically provides to the SP sites upon user authentication, user-specific customization data which may be used by the Service Providers to customize their respective services to individual users. This customization information may include, for example, (1) user-specified preferences for the display of certain types of data, (2) the geographic region (e.g., zip code) in which the user resides, or (3) the configuration of the user's computer. By way of example, the Online Brokering Service may provide the SP sites with information about the connection

speeds at which the users connect to the Internet, allowing the Service Provider to appropriately adjust the display resolution and/or the download speed of their services; or, the Online Brokering Service may provide the SP sites with zip codes of users, allowing the services to be tailored to specific geographic regions, see col.3 line 65-col.4 line 53). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Grandcolas, Hobbs and Teper so that service providers can customize their services to individual users.

**Re claim 24.** Grandcolas does not explicitly disclose the method, further comprising a customer accessing a frequently asked questions page with links to information sources. However, Teper discloses the method, further comprising a customer accessing a frequently asked questions page with links to information sources (i.e., bulletin board system, see col.19 lines 40-50). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Grandcolas, Hobbs and Teper to provide users with the needed information.

### ***Response to Arguments***

4. Applicant's arguments filed on 03/12/08 have been fully considered but they are not persuasive. The applicant argue in substance that the prior arts of record fails to discloses " the host server providing a consolidated homepage, via the interface, that gives a customer summary information on accounts of the customer with the banking system." Contrary to the applicant's assertion, the examiner submits that Grandcolas explicitly discloses the host server providing a consolidated homepage, via the

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interface, that gives a customer summary information on accounts of the customer with the banking system (i.e., The customer 10 points the customer's browser to the **brokerage firm web site 32**. The customer 10 logs into **the brokerage firm web site 32** using the customer's correct user name (or user identification) and password for the brokerage firm web site 32, and is authenticated by the brokerage firm web server 30. Once the customer logs into the brokerage firm web site 32, the web site 32 presents the customer 10 with a welcome page from the web site 32. **Once logged in, the customer 10 may examine the customer's brokerage account information, portfolio, investment information, and the like.** FIG. 3 shows a graphical depiction of the system shown in FIG. 1, including the welcome page 100 from the brokerage firm web site 30 provided to the customer 10 once the customer logs in at the brokerage firm web site 30. The welcome page 100 shown in FIG. 3 includes a service selector in the form of a hyperlink shown as "bill payment" 102. The brokerage web site offers its customers the ability to pay bills, please fig.3, also see col.3 line 55 - col.4 line 10 of Grandcolas). Thus, the brokerage firm website 32 as taught by Grandcolas constitutes the consolidated homepage as disclosed by the applicant. Further, the customer's brokerage account information, portfolio, investment information, and the like as taught by Grandcolas constitutes summary information on accounts of the customer with the banking system as mentioned by the applicant.

The applicant further argues in substance that the prior arts of record fail to teach the limitations: the consolidated homepage including a first frame and a second frame and providing access to the remote server by hosting the remote server in a second

frame of the interface (Although these limitations are not explicitly disclosed by Grandcolas. However, "HTML frame" is nothing but a way to allow authors to present documents in multiple views, which may be independent windows or subwindows. Multiple views offer designers a way to keep certain information visible, while other views are scrolled or replaced. For example, within the same window, one frame might display a static banner, a second a navigation menu, and a third the main document that can be scrolled through or replaced by navigating in the second frame). Hobbs, a secondary reference, explicitly discloses the consolidated homepage including a first frame and a second frame, and an interface having multiple frames (i.e., The present invention also encompasses providing an apparatus for dynamically augmenting the contents of at least one file of information on a first network resource, said file of information having at least one link, said apparatus comprising: a browser having a display for viewing by a user; a second network resource coupled to said browser, wherein said browser sends at least one request corresponding to said at least one link to said second network resource, further wherein said second network resource couples at least one query argument with said at least one request, said second network resource further causing said browser to subdivide said display into a plurality of frames; and a database coupled to said second network resource, wherein said second network resource sends said at least one request and said at least one query argument to said database, said database comprising a search engine for searching for at least one record in said database that satisfies said at least one query argument; wherein said at least one record that satisfies said at least one query argument is

displayed in at least a first frame of said plurality of frames and a series of graphic symbols are displayed in at least a second frame of said plurality of frames for enabling the user to select one of a plurality of databases, see col.8 lines 30 – 57, also see col.18 lines 1-35). Thus, one of ordinary skill in the art would have been motivated to combine the teachings of Grandcolas and Hobbs, and the reason for this motivation would have been to allow authors to present documents in multiple views and to allow users to seamlessly access their online accounts using a single login-ID.

### ***Conclusion***

**THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to OJO O. OYEBISI whose telephone number is (571)272-8298. The examiner can normally be reached on 8:30A.M-5:30P.M.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Thomas Dixon can be reached on (571)272-6803. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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/Ella Colbert/  
Primary Examiner, Art Unit 3696

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